

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Charles H Bates  
Edna I Bates  
Debtor(s)

Case No. 14-44031

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**CHAPTER 13 STANDING TRUSTEE'S AMENDED FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/10/2014.
- 2) The plan was confirmed on 02/20/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/18/2018.
- 6) Number of months from filing to last payment: 48.
- 7) Number of months case was pending: 51.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$55,116.00.
- 10) Amount of unsecured claims discharged without payment: \$11,790.14.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$79,222.72
Less amount refunded to debtor	\$970.03

**NET RECEIPTS:** **\$78,252.69**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,510.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,928.25
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,438.25**

Attorney fees paid and disclosed by debtor: \$2,490.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARMY & AIR FORCE EXCHANGE SEF	Unsecured	16,122.00	8,267.13	8,267.13	8,267.13	0.00
ARMY & AIR FORCE EXCHANGE SEF	Unsecured	0.00	8,328.71	8,328.71	8,328.71	0.00
ARMY & AIR FORCE EXCHANGE SEF	Unsecured	0.00	2,912.72	2,912.72	2,912.72	0.00
ARMY & AIR FORCE EXCHANGE SEF	Unsecured	0.00	3,145.76	3,145.76	3,145.76	0.00
AT&T MOBILITY II LLC	Unsecured	303.00	6,130.80	6,130.80	6,130.80	0.00
CAPITAL ONE BANK USA	Unsecured	712.00	774.54	774.54	774.54	0.00
CAPITAL RECOVERY V LLC	Unsecured	NA	151.41	151.41	151.41	0.00
CAVALRY SPV I LLC	Unsecured	364.00	489.44	489.44	489.44	0.00
CAVALRY SPV I LLC	Unsecured	443.00	426.09	426.09	426.09	0.00
CAVALRY SPV I LLC	Unsecured	460.00	521.24	521.24	521.24	0.00
COMENITY BANK	Unsecured	2,069.00	2,147.40	2,147.40	2,147.40	0.00
CREDIT FIRST NA	Unsecured	872.00	944.68	944.68	944.68	0.00
CREDIT FIRST NA	Unsecured	3,147.00	730.14	730.14	730.14	0.00
CREDIT FIRST NA	Unsecured	951.00	1,002.84	1,002.84	1,002.84	0.00
CREDIT FIRST NA	Unsecured	598.00	643.29	643.29	643.29	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	318.00	359.42	359.42	359.42	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	1,394.00	1,133.16	1,133.16	1,133.16	0.00
DISCOVER BANK	Unsecured	992.00	1,046.22	1,046.22	1,046.22	0.00
FINGERHUT	Unsecured	3,332.00	2,417.04	2,417.04	2,417.04	0.00
FINGERHUT	Unsecured	0.00	1,022.36	1,022.36	1,022.36	0.00
GETTINGTON	Unsecured	0.00	181.71	181.71	127.57	0.00
HC PROCESSING CENTER	Unsecured	2,451.00	2,580.40	2,580.40	2,580.40	0.00
HYUNDAI MOTOR FINANCE CO	Secured	0.00	0.00	0.00	0.00	0.00
HYUNDAI MOTOR FINANCE CO	Secured	0.00	0.00	0.00	0.00	0.00
HYUNDAI MOTOR FINANCE CO	Secured	0.00	0.00	0.00	0.00	0.00
HYUNDAI MOTOR FINANCE CO	Unsecured	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
HYUNDAI MOTOR FINANCE CO	Unsecured	0.00	NA	NA	0.00	0.00
KWIK TRIP INC	Unsecured	100.00	415.68	415.68	415.68	0.00
LOANCARE SERVICING CENTER	Secured	36.04	36.04	36.04	36.04	0.00
LOANCARE SERVICING CENTER	Secured	0.00	0.00	0.00	0.00	0.00
MASSEYS	Unsecured	387.00	309.03	309.03	309.03	0.00
MONTGOMERY WARD	Unsecured	255.00	272.67	272.67	272.67	0.00
NISSAN MOTOR ACCEPTANCE CORP	Unsecured	0.00	0.00	0.00	0.00	0.00
ONEMAIN	Unsecured	0.00	2,109.18	2,109.18	2,109.18	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,120.00	2,196.31	2,196.31	2,196.31	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	172.00	200.82	200.82	200.82	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,444.00	1,511.93	1,511.93	1,511.93	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	687.00	728.33	728.33	728.33	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,099.00	2,157.98	2,157.98	2,157.98	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	774.00	854.53	854.53	854.53	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	4,020.00	1,514.32	1,514.32	1,514.32	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	190.00	229.17	229.17	229.17	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	300.00	1,275.15	1,275.15	1,275.15	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	538.00	587.08	587.08	587.08	0.00
QUANTUM3 GROUP	Unsecured	547.00	585.38	585.38	585.38	0.00
QUANTUM3 GROUP	Unsecured	878.00	915.94	915.94	915.94	0.00
QUANTUM3 GROUP	Unsecured	3,153.00	3,025.14	3,025.14	3,025.14	0.00
SYNCB/SAMS CLUB	Unsecured	2,120.00	NA	NA	0.00	0.00
SYNCHRONY	Unsecured	688.00	NA	NA	0.00	0.00
SHELL	Unsecured	173.00	NA	NA	0.00	0.00
ONEMAIN	Unsecured	6,446.00	NA	NA	0.00	0.00
PAYPAL	Unsecured	775.00	NA	NA	0.00	0.00
HC PROCESSING CENTER	Unsecured	985.00	NA	NA	0.00	0.00
EXXON MOBILE	Unsecured	191.00	NA	NA	0.00	0.00
DISH NETWORK	Unsecured	45.00	NA	NA	0.00	0.00
DSRM NATIONAL BANK	Unsecured	138.00	NA	NA	0.00	0.00
COMPASS BANK CHECKING ACCOU	Unsecured	25.00	NA	NA	0.00	0.00
CONSTELLATION ENERGY	Unsecured	150.00	NA	NA	0.00	0.00
SEVENTH AVENUE	Unsecured	527.00	554.80	554.80	554.80	0.00
STERLING JEWELERS INC	Unsecured	NA	965.58	965.58	965.58	0.00
STERLING JEWELERS INC	Unsecured	NA	23.22	23.22	23.22	0.00
STERLING JEWELERS INC	Secured	342.00	342.00	342.00	342.00	4.38
STERLING JEWELERS INC	Secured	400.00	400.00	400.00	400.00	5.13
STONEBERRY	Unsecured	300.00	329.28	329.28	329.28	0.00
USAA FEDERAL SAVINGS BANK	Unsecured	6,810.00	4,944.88	4,944.88	4,944.88	0.00
USAA FEDERAL SAVINGS BANK	Unsecured	0.00	1,018.13	1,018.13	1,018.13	0.00
USAA FEDERAL SAVINGS BANK	Secured	0.00	0.00	0.00	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$36.04	\$36.04	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$742.00	\$742.00	\$9.51
<b>TOTAL SECURED:</b>	<b>\$778.04</b>	<b>\$778.04</b>	<b>\$9.51</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$72,081.03</b>	<b>\$72,026.89</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$5,438.25</u>	
Disbursements to Creditors	<u>\$72,814.44</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$78,252.69</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/06/2019

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.